

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Matthew Kelly and Davena J. Wiley Adams

S.S. Nos.: xxx-xx-9789 and xxx-xx-8405

Mailing Address: 5214 Kerley Road Unit A3, Durham, NC 27705-

Case No. 11-80992

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 21, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 11, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Kerley Gardens		Apartment Lease

Date: 4/12/11

Lastname-SS#: Kelly-9789

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS w/ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS w/ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ace Motor	1	\$10,482	5.00	\$105	\$219.07	
	Northside	2	\$12,523	5.00	\$76	\$261.73	
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int. %
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	510	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: 5.84 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

** = Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	NC Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Capital One ** Bankruptcy Department PO BOX 85167 Richmond, VA 23285
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Ace Financial 111 Cupped Oak Attn: Managing Agent Matthews, NC 28104	Chaplin & Gonet Attorneys 5211 W. Broad Street Richmond, VA 23230
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	ACS/College Loan Corp. 14303 Gateway Pl. Poway, CA 92064	Chrysler Financial Post Office Box 9223 Farmington, MI 48333-9223
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	AFNI, Inc. Post Office Box 3097 Bloomington, IL 61701-3097	Collection PO Box 9134 Needham Heights, MA 02494
Experian P.O. Box 2002 Allen, TX 75013-2002	AFNI-Bloom 404 Brock Drive Post Office Box 3097 Bloomington, IL 61701	Consumer Portfolio Services Loan Servicing Center Post Office Box 57071 Irvine, CA 92619-7071
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Alexander Buick Pontiac GMC 1800 Old Richmond Highway Alexandria, VA 22303	Continental Finance Post Office Box 11743 Wilmington, DE 19850-1743
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	AMCB Post Office Box 37019 Baltimore, MD 21297	Cox Communications 2120 West Arlington Boulevard Greenville, NC 27834-6487
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Bank of Delaware 2 Liberty Place 50 S. 16th Street Philadelphia, PA 19102	Credit Acceptance PO Box 5070 Southfield, MI 48086
US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Brian D. West, Esquire 8000 Towers Crescent Drive Suite 600 Vienna, VA 22182	Credit Control Group 11821 Rock Landing Drive Newport News, VA 23606

CREDITCONT
11821 Rock Landing Drive
Newport News, VA 23606

First Premier Bank
601 S. Minnesota Ave
Sioux Falls, SD 57104

Main Street Acquisition
2877 Paradise Road
Unit 30
Las Vegas, NV 89109

Dulles Green LP
2150 Astoria Circle
Herndon, VA 20170

Global
5840 Interstate 20 W Ste 250
Arlington, TX 76017

Metabank
5501 South Broadband Lane
Sioux Falls, SD 57108

Ellipse at Governors Center
11842 Federalist Way
Fairfax, VA 22030

Global Acceptance Credit Company
5850 W I-20, Ste 200
Arlington, TX 76017

Midland Credit Management, Inc***
8875 Aero Drive, Suite 200
San Diego, CA 92123

Enhanced Recovery Company, LLC
8014 Bayberry Road
Jacksonville, FL 32256

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Fair Collections & Outsourcing
12304 Baltimore Avenue, # E
Beltsville, MD 20705

Jefferson Capital Systems
16 McLeland Road
Saint Cloud, MN 56303

Nelnet Loans
Post Office Box 1649
Denver, CO 80201-1649

Fairfax Pediatric Associates
3650 Joseph Siewick Drive
Ste 101
Fairfax, VA 22033

Kathleen G. Prugsawan
Paralegal to Brian D. West, Esquire
8000 Towers Crescent Drive
Suite 600
Vienna, VA 22182

Niswander, Inc.
499 South Pickett Street
Alexandria, VA 22304

FAS Adjustment Bureau
Post Office Box 1543
Orange Park, FL 32067-1564

Law Offices of Ross Gelfand, L.L.C.
Post Office Box 1870
Roswell, GA 30077

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

FBODSimply
1000 Rocky Run Parkway
Wilmington, DE 19803

LHR, Inc
56 Main Street
Hamburg, NY 14075

Northside Auto
9012 Centerville Road
Attn: Managing Agent
Manassas, VA 22110

First Bank of Delaware
1000 Rocky Run Parkway
Wilmington, DE 19803

Loan Max LLC
8375 Centreville Road
Manassas, VA 20111

Professional Account Management,L
2040 W. Wisconsin Avenue
Milwaukee, WI 53233

RJM Acquisitions, LLC
575 Underhill Blvd.
Suite 224
Syosset, NY 11791-3416

US Dept of ED
PO Box 7202
Utica, NY 13504

RPM
PO Box 768
Bothell, WA 98041

Verizon Virginia Inc.
500 Technology Dr.
Weldon Springs, MO 63304

Sallie Mae
Post Office Box 9500
Wilkes Barre, PA 18773-9500

Virginia Child Support Enforcement
7 N. Eighth Street
Richmond, VA 23219

Sprint Nextel-Correspondence*****
Attn: Bankruptcy Department
Post Office Box 7949
Overland Park, KS 66207-0949

Virginia Department of Taxation
Office of Customer Services
Post Office Box 2369
Richmond, VA 23218-2369

Summitactres
PO Box 131
Champlin, MN 55316

West Asset Management ***
2703 N. Highway 75
Sherman, TX 75090

T-Mobile**
Bankruptcy Department
Post Office Box 37380
Albuquerque, NM 87176-7380

Yaminah McGee
196 Charlotte Drive
Apt. 1
Laurel, MD 20724

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

The West Law Group
Attorneys At Law
8000 Towers Crescent Drive
Suite 600
Vienna, VA 22182

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858